UNITED STATES BANKRUPTCY COURT

Northern District of Texas (Wichita Falls)

In re John Fritz Self and Paige DeAn Self
Debtor

Case No. 08-70473
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Countrywide Home Loans Servicing, L.P.

Court claim no. (if known): 23

Last four digits of any number you use to identify the debtor's account: 2437

Date of payment change: Must be at least 21 days after date of this notice: 06/01/2012

New total payment: Principal, Interest, and escrow, if any: $855.93

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No
☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: $343.10 New escrow payment: $422.27

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☑ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: ______ New interest rate: ______

Current principal and interest payment: ______ New principal and interest payment: ______

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☑ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: ______

Current mortgage payment: ______ New mortgage payment: ______

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☑ I am the creditor. ☐ I am the creditor's authorized agent.
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✗ /s/ Kqemura Smith
Assistant Vice President

Date 04/25/2012

Print: Kqemura Smith

Title Assistant Vice President

Company Bank of America, N.A.

Address 2380 Performance Dr.
Richardson, TX 75082

Specific Contact Information:
Phone: 214-209-8379
Email: kquemura.r.smith@bankofamerica.com

CERTIFICATE OF SERVICE

I hereby certify that on April 25, 2012, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid and via filing with the US Bankruptcy Court's CM ECF system.

Debtor:

John Fritz Self
106 Cutter Cove
Wichita Falls, TX 76308

Paige DeAn Self
106 Cutter Cove
Wichita Falls, TX 76308

Debtor's Attorney:

Monte J. White
Monte J. White & Associates, P.C.
1106 Brook Avenue
Wichita Falls, TX 76301

Monte J. White
Monte J. White & Associates, P.C.
1106 Brook Avenue
Wichita Falls, TX 76301

Trustee:

Walter 12,13 OCheskey
6308 Iola Avenue
Lubbock, TX 79424

/s/ Bill Taylor

Authorized Agent

0-567f0eb4-f02f-4cbf-9896-a2d64355c409

Bank of America
Home Loans

Customer Service
PO Box 5170
Simi Valley, CA 93062-5170

Notice date: 03/21/2012
Account No.: [redacted]
Property address:
106 Cutter Cove
Lakeside City, TX 76308

0040750 01 AB 0.371 **AUTO T2 1 2778 76308-5818
MSO XW AG 074------0--2-9B C0000077 IN 1 P40790
JOHN F & PAIGE D SELF,JR
106 Cutter Cv
Wichita Falls TX 76308-5818

IMPORTANT MESSAGE ABOUT YOUR LOAN

Enclosed is an escrow analysis for your loan. The purpose of this notification is to advise you that the escrow portion of your payment is changing to $422.27 effective June 01, 2012.

WHAT THIS MEANS

This notification is for informational purposes only. Your next statement will arrive shortly. It will provide a payment coupon and will include the new escrow payment amount of $422.27.

ADDITIONAL INFORMATION

Principal Balance	$66,339.45
Partial Payment Balance (unapplied funds)	$375.78
Home loan payment due 04/01/2012	$776.76

This informational notice is being sent to the following borrowers at address set forth above in reference to the Chapter 13 Bankruptcy filing: JOHN F SELF, PAIGE D SELF

WHAT YOU NEED TO DO

Please keep this notification for your records.

THANK YOU FOR YOUR BUSINESS

For additional information regarding your escrow analysis, or any other account details, call 1.800.669.5224, Monday-Friday 7a.m. - 7p.m. Local Time. The address for general inquiries and all RESPA Qualified Written Requests is: Bank of America, N.A., Attn: Customer Service CA6-919-01-41, PO Box 5170, Simi Valley, CA 93062-5170.

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Bank of America

Home Loans

Account Number [redacted]

Statement date
03/21/2012

Property address
106 Cutter Cove

John F & Paige D Self, Jr

ESCROW ACCOUNT REVIEW

ESCROW EXPLAINED

Part of your monthly loan payment goes into an account to pay for your property taxes and insurance premiums. During the year, payments are made out of this account when bills come due. This notice describes any changes needed in your monthly payment to maintain enough money in your escrow account to pay these bills. In our step-by-step analysis, we determine the data shown below to calculate your new escrow payment.

See below for:

- an in-depth explanation of each step of your escrow analysis
- side-by-side comparison of last year's projected and actual data

SUMMARY

Base amount needed *(see Step 1)*	The expected monthly amount needed to pay your property taxes and insurance premiums	$335.80
Shortage payment *(see Step 2)*	**The monthly amount you must pay into your escrow account to keep the balance from falling below zero during the year**	$86.47
Reserve requirement *(see Step 3)*	The monthly amount allowed by federal law for unexpected tax and insurance increases and other costs	$0.00
New monthly escrow payment *(see Step 4)*		**$422.27**
New monthly home loan payment effective 06/2012 *(see Step 4)*		**$855.93**

HOW WE CALCULATE YOUR ESCROW PAYMENT

STEP 1 **Determine base amount needed for the year**

Escrow items	*Amount needed*	*Frequency in months*	*Monthly amount needed*	
Homeowners insurance	$1,778.00	12	$148.17	
County taxes	1,938.70	12	161.56	
FHA MIP	26.07	1	26.07	
Total monthly base payment amount				**$335.80**

STEP 2 **Determine lowest projected balance**

In the chart located below, we project the amounts you will pay into your escrow account next year and the amounts we will pay out for your insurance and tax bills. Remember, these figures are only projections and may not reflect the actual payments made at the time they are due.

Month	*Escrow deposit(s)*	*Tax payment(s)*	*Insurance payment(s)*	*MIP/PMI payment(s)*	*Balance*
Beginning balance					**$357.13 D**
June 2012	335.80			26.07	666.86
July 2012	335.80			26.07	976.59
August 2012	335.80		1,778.00	26.07	-491.68
September 2012	335.80			26.07	-181.95
October 2012	335.80			26.07	127.78
November 2012	335.80			26.07	437.51
December 2012	335.80	1,938.70		26.07	-1,191.46 *
January 2013	335.80			26.07	-881.73
February 2013	335.80			26.07	-572.00
March 2013	335.80			26.07	-262.27
April 2013	335.80			26.07	47.46
May 2013	335.80			26.07	357.19
Ending balance					**$357.19**
Lowest projected balance					**-$1,191.46**
Shortage payment amount					**$86.47**

* Lowest projected balance (LPB)

We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

PAYMENT INSTRUCTIONS

1. Please
   - don't send cash
   - don't staple the check to the payment coupon
   - don't include correspondence
   - include coupon with payment
2. Write your account number on the check or money order.
3. Write in any additional amounts you are including.
4. Make your check payable to Bank of America, N.A. Attn: Remittance Processing PO Box 650070 Dallas, TX 75265-0070

Account number [redacted]
John F & Paige D Self, Jr
106 Cutter Cove
Lakeside City, TX 76308

(3)

Escrow shortage due **June 1, 2012** **$1,191.46**

N/A

2778

N/A

Bank of America, N.A.
PO BOX 650070
DALLAS, TX 75265-0070

Check total

[redacted]

[redacted]

0040750 0000289

D-The letter (D) beside the escrow balance amount indicates that your mortgage payments are delinquent, and the Beginning balance from Step 2 of HOW WE CALCULATE YOUR ESCROW PAYMENT will not match the Actual Ending balance from the LAST YEAR IN REVIEW section.

At the time of analysis, Bank of America, N.A. assumes that all scheduled mortgage payments will be made to the effective date of your new payment.

You, of course, have the option to pay your anticipated shortage in full. *(See Step 4 for more information.)*

STEP 3 **Determine reserve requirement**

Federal law allows for the collection of a reserve amount to maintain a cushion for unexpected tax and/or insurance increases and other costs. The reserve used for this period is shown below.

Lowest projected balance (*see step 2 above*)	-$1,191.46	
Total reserve requirement (00.0% of the base amount) *	.00	
Additional amounts required	.00	
Monthly reserve requirement ($0.00 divided by 12)		**$0.00**
Available overage	**$0.00**	

* Base amount equals the total of payments anticipated to be paid out of the escrow account during the year but excludes PMI/MIP amounts.

STEP 4 **Determine monthly payments**

Calculation of monthly escrow payment

Base amount needed for taxes and/or insurance *(see Step 1)*	$335.80	
Shortage payment *(see Step 2)*	86.47	
Reserve requirement *(see Step 3)*	.00	
Total monthly escrow payment		**$422.27**

Calculation of monthly home loan payment

Principal and/or interest	$433.66	
Total monthly escrow payment	422.27	
Total monthly home loan payment effective 06/2012		**$855.93**

If you choose to pay your shortage in full, your payment will be reduced by the shortage amount of $86.47, leaving you with a payment of $769.46.

LAST YEAR IN REVIEW

Current analysis compared to previous

Amount needed for taxes and insurance	*Monthly amount* — *Last analysis*	*This analysis*
Homeowners insurance	$148.17	$148.17
County taxes	167.31	161.56
FHA MIP	26.66	26.07
Total base escrow payment	$342.13	$335.80
Shortage payment	96.18	86.47
Reserve requirement	52.37	.00
Rounding amount	.00	.00
Monthly escrow payment	**$490.68**	**$422.27**
Principal and/or interest	$433.66	$433.66
Monthly escrow payment	490.68	422.27
Total payment amount	**$924.34**	**$855.93**

Summary of escrow change

As shown, your base escrow amount decreased. Your reserve percentage decreased. Your reserve payment decreased. The result of these issues caused your total escrow payment to decrease. Additionally, you were left with a shortage.

A side-by-side comparison of last year's projected escrow account activity and actual activity can be found below.

EQUAL HOUSING LENDER

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How we post your payment: All accepted payments of principal and interest will be applied to the longest outstanding installment due, unless otherwise expressly prohibited or limited by law. If you submit an amount in addition to your scheduled monthly amount, we will apply your payments as follows: (i) to outstanding monthly payments of principal and interest, (ii) escrow deficiencies, (iii) late charges and other amounts you owe in connection with your loan and (iv) to reduce the outstanding principal balance of your loan. Please specify if you want an additional amount applied to future payments, rather than principal reduction.

Postdated checks will be processed on the date received unless a loan counselor agrees to honor the date written on the check as a condition of a repayment plan. Payments by phone received by 6:00 PM Pacific Time on a business day will be effective the same day. Payments by phone received after 6:00 PM Pacific Time or on a nonbusiness day/holiday will be applied to your account no later than the next business day.

Last year's escrow payments

Projected

Date	Activity	Paid in	Paid out	Balance	
	Beginning balance			**-$234.73**	
	Esc/Refund	711.33		476.60	
04/02/2011	FHA MIP		26.66	449.94	
05/02/2011	FHA MIP		26.66	423.28	
06/01/2011	Jun Payment	490.68		913.96	
06/02/2011	FHA MIP		26.66	887.30	
07/01/2011	Jul Payment	490.68		1,377.98	
07/02/2011	FHA MIP		26.66	1,351.32	
08/01/2011	Aug Payment	490.68		1,842.00	
08/02/2011	Homeowners insurance		1,778.00	64.00	
08/02/2011	FHA MIP		26.66	37.34	
09/01/2011	Sep Payment	490.68		528.02	
09/02/2011	FHA MIP		26.66	501.36	
10/01/2011	Oct Payment	490.68		992.04	
10/02/2011	FHA MIP		26.66	965.38	
11/01/2011	Nov Payment	490.68		1,456.06	
11/02/2011	FHA MIP		26.66	1,429.40	
12/01/2011	Dec Payment	490.68		1,920.08	
12/02/2011	FHA MIP		26.66	1,893.42	
12/02/2011	County taxes		2,007.69	-114.27	*
01/01/2012	Jan Payment	490.68		376.41	
01/02/2012	FHA MIP		26.66	349.75	
02/01/2012	Feb Payment	490.68		840.43	
02/02/2012	FHA MIP		26.66	813.77	
03/01/2012	Mar Payment	490.68		1,304.45	
03/02/2012	FHA MIP		26.66	1,277.79	
04/01/2012	Apr Payment	490.68		1,768.47	
04/02/2012	FHA MIP		26.66	1,741.81	
05/01/2012	May Payment	490.68		2,232.49	
05/02/2012	FHA MIP		26.66	2,205.83	
	Ending balance			**$2,205.83**	

Actual

Date	Activity	Paid in	Paid out	Balance	
	Beginning balance			**-$7,059.49**	
06/06/2011	FHA MIP payment		26.07	-7,085.56	
07/07/2011	FHA MIP payment		26.07	-7,111.63	
07/26/2011	Homeowners ins pmt		1,778.00	-8,889.63	
08/04/2011	FHA MIP payment		26.07	-8,915.70	
09/07/2011	FHA MIP payment		26.07	-8,941.77	
10/06/2011	FHA MIP payment		26.07	-8,967.84	
11/04/2011	FHA MIP payment		26.07	-8,993.91	
11/30/2011	County tax pmt		1,938.70	-10,932.61	
12/06/2011	FHA MIP payment		26.07	-10,958.68	
01/06/2012	FHA MIP payment		26.07	-10,984.75	
01/25/2012	Oct Payment	343.10		-10,641.65	
01/31/2012	Payment reversal	-343.10		-10,984.75	
02/06/2012	FHA MIP payment		26.07	-11,010.82	*
02/27/2012	Oct Payment	343.10		-10,667.72	
03/01/2012	Misc posting	466.96		-10,200.76	
03/06/2012	FHA MIP payment		26.07	-10,226.83	
03/21/2012	Nov Payment	343.10		-9,883.73	P
03/21/2012	Dec Payment	343.10		-9,540.63	P
04/01/2012	FHA MIP		26.07	-9,566.70	P
05/02/2012	FHA MIP		26.07	-9,592.77	P
	Ending balance			**-$9,592.77**	D

* Lowest projected balance

D - The letter (D) beside the escrow balance amount indicates that your mortgage payments are delinquent, and the Beginning balance from Step 2 of HOW WE CALCULATE YOUR ESCROW PAYMENT will not match the Actual Ending Balance from the LAST YEAR IN REVIEW section.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

At the time of analysis, Bank of America, N.A. assumes that all scheduled mortgage payments will be made to the effective date of your new payment.